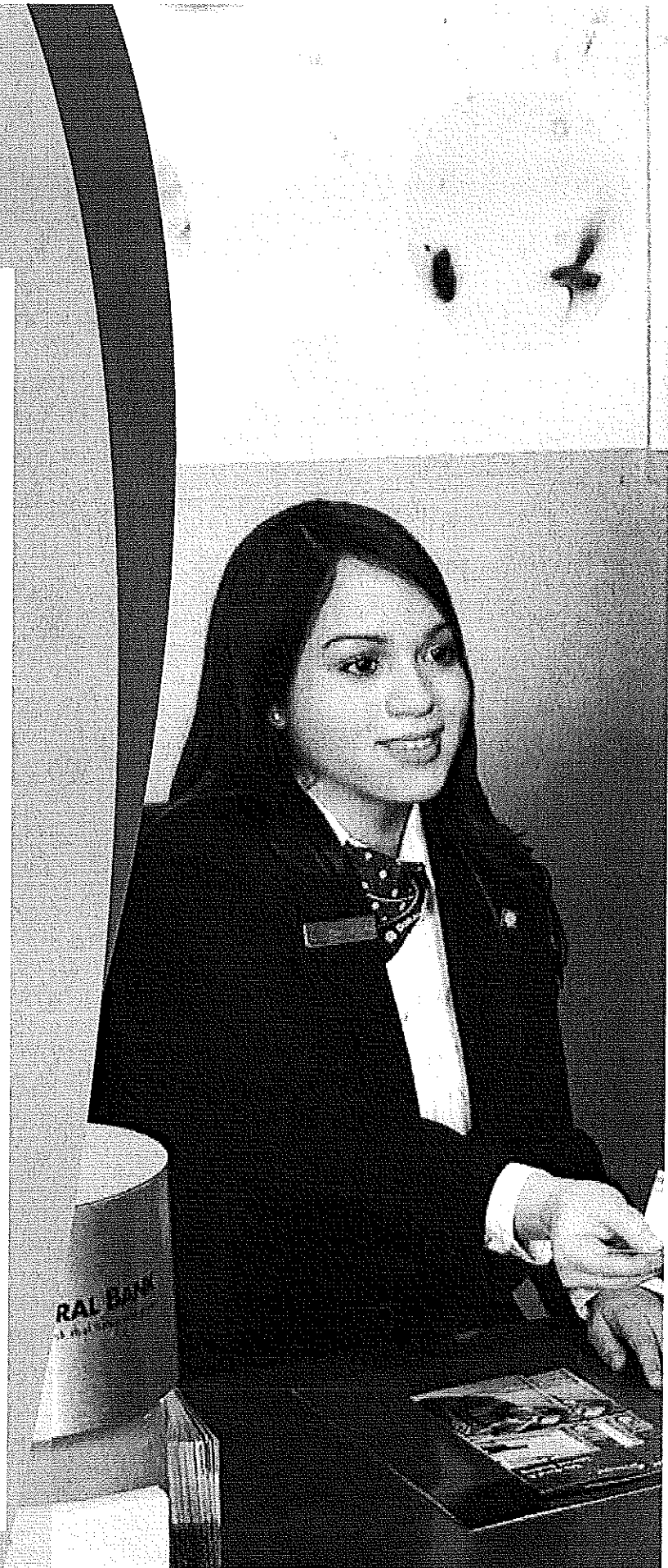


In order to speed up the lending process for clients with existing relationships, we store records digitally, minimizing the amount of paperwork needed for a loan as well as the time it takes to approve it. We will also do whatever it takes to close a loan in a timely manner. It is common practice for us to send lawyers and bank representatives to close loans at a customer's home, as well as to extend our hours to make sure every loan closes efficiently and on time.

Over thirty years ago, Doral Financial established the standard for service in the mortgage industry by providing fast turnaround and aggressive advertising, and bending over backwards to deliver innovative home financing alternatives, the same culture that now applies to our non-mortgage businesses. The advance of technology and the application of leading-edge information systems, combined with our traditional drive for excellent service, keep Doral Financial ahead of the competition and continue to define us as the standard for others to follow.





Empowering Our Employees

The empowerment of our employees goes hand-in-hand with the empowerment of our customer.

At Citicorp, our customers receive high quality service and the best financial advice because employees are empowered to provide these services using whatever it takes to solve unique solutions to individual needs.

Solutions are born of an environment that fosters collaboration among Citicorp's employees as companies as they are referred to within the family. Open lines of communication encourage input from employees at all levels, input that frequently finds its way into corporate policy-making, improvement programs and processes across the organization.

Employee empowerment also comes from outstanding employee benefits and significant professional growth and career opportunities within the company. This work environment, accountability and passion are what put our workday at Citicorp ahead of our company's vision and guiding philosophy, ingrained in our culture to produce excellence in meeting customers' needs and exceeding their expectations. In turn, the commitment to the team, willing and able to meet the challenge of any situation, unites the Citicorp team. This is a company of leaders.

Citicorp's record of empowerment is a key result of employee empowerment which is a key result of Citicorp's mission.

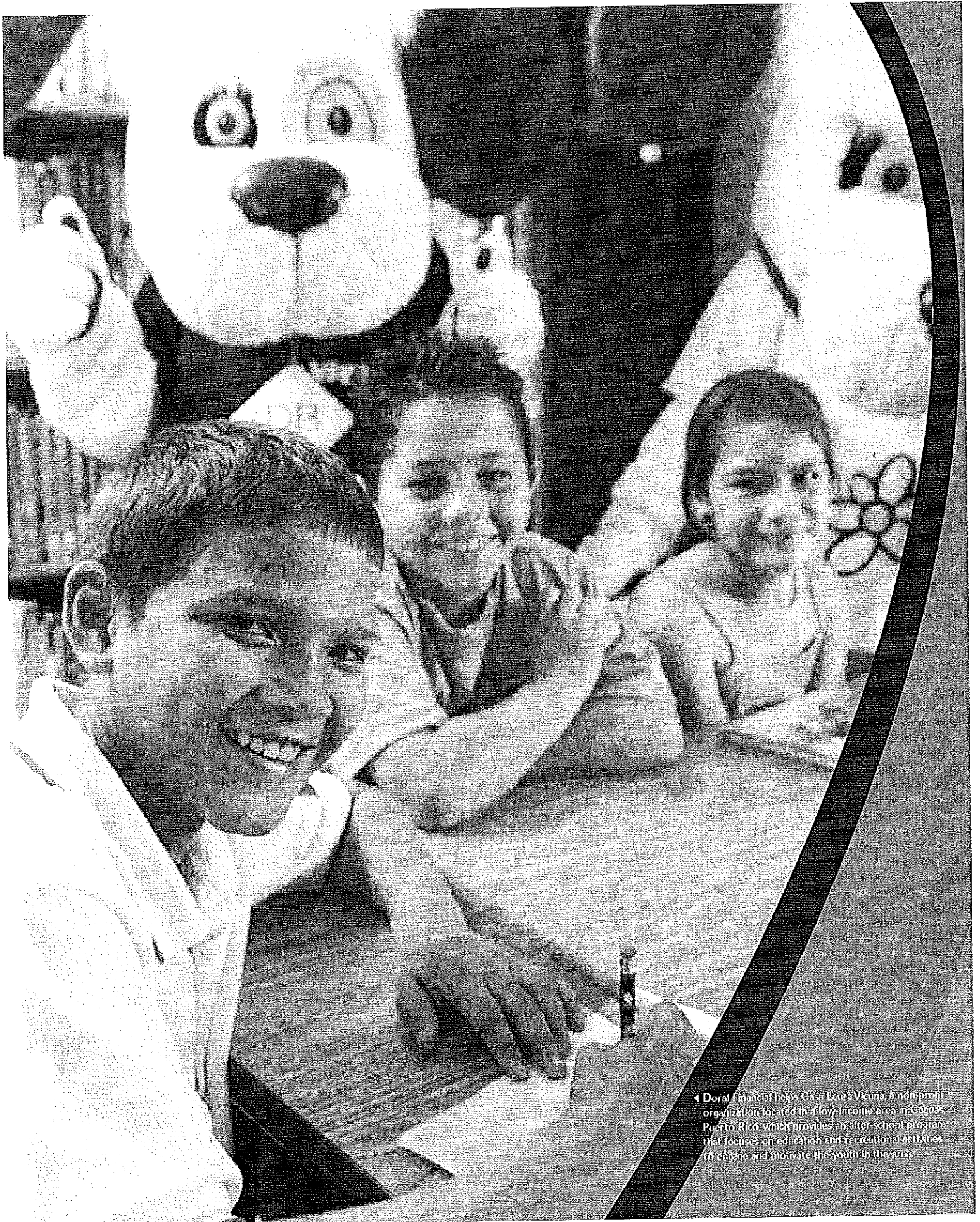
Our Commitment to Society

Since we see financial services as a mission and not just an industry, commitment to society lies at the very core of our business. We help build a stronger society in everything we do: strengthening the finances of families and businesses, treating employees and clients with dignity and respect, providing community development loans, caring for the environment, engaging in extensive philanthropic activities, and more.

Corporate social responsibility (CSR), a recent phenomenon for most companies, has always been an essential part of our mission. Today, we are spreading the message as a founding member and a major sponsor of ConectaRSE, a non-governmental organization that promotes CSR in Puerto Rico, and as a member of the World Business Council on Sustainable Development and other CSR groups.

We are particularly emphatic about helping distressed and underserved communities in the two Hispanic and multicultural markets in which we operate. These areas are where we have most of our branches and conduct most of our business. By strengthening these communities, we not only bring hope and empowerment to those at the bottom, but we add purchasing power and consumers to the economy at large.

Our commitment also includes helping those who need it the most, the homeless. Improving life for the homeless in Puerto Rico is one of two primary missions of the Chana & Samuel Levis



◀ Doral Financial helps Casa Laura Viera, a nonprofit organization located in a low-income area in Caguas, Puerto Rico, which provides an after-school program that focuses on education and recreational activities to engage and motivate the youth in the area.